

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: LINDA RAE FERNANDEZ  
MIGUEL FERNANDEZ

CHAPTER 13

Debtor(s)

JACK N. ZAHAROPOULOS  
CHAPTER 13 TRUSTEE  
Movant

CASE NO: 1-20-02689-HWV

LINDA RAE FERNANDEZ  
MIGUEL FERNANDEZ

Respondent(s)

**CERTIFICATION OF DEFAULT**

AND NOW on January 17, 2023, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee and certifies that the above named debtor(s) entered into a Stipulation to resolve the Trustee's Motion to Dismiss for Material Default and subsequently Debtor(s) defaulted on the stipulation by failing to:

- make the regular monthly payments to the trustee during the remaining term of the plan.

As of January 17, 2023, the Debtor(s) is/are \$3,400.00 in arrears with a plan payment having last been made on May 31, 2022

In accordance with said stipulation, the case may be dismissed

Respectfully Submitted,

/s/ Douglas R. Roeder, Esquire  
ID: 80016

Attorney for Movant  
Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: droeder@pamd13trustee.com

Dated: January 17, 2023

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: LINDA RAE FERNANDEZ  
MIGUEL FERNANDEZ

CHAPTER 13

Debtor(s)

JACK N. ZAHAROPOULOS  
CHAPTER 13 TRUSTEE  
Movant

CASE NO: 1-20-02689-HWV

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on January 17, 2023, I served a copy of this Certification of Default on the following parties by 1st Class Mail, from Hummelstown, PA unless served electronically.

CHAD J JULIUS ESQUIRE  
LAW OFFICES OF LESLIE D JACOBS  
8150 DERRY STREET  
HARRISBURG, PA 17111-5212

SERVED ELECTRONICALLY

LINDA RAE FERNANDEZ  
MIGUEL FERNANDEZ  
818 PENNSYLVANIA AVENUE  
YORK, PA 17404

SERVED BY 1<sup>ST</sup> CLASS MAIL

United States Trustee  
228 Walnut Street  
Suite 1190  
Harrisburg, PA 17101

SERVED ELECTRONICALLY

I certify under penalty of perjury that the foregoing is true and correct.

Dated: January 17, 2023

/s/ Matt Arcuri  
Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
eMail: info@pamd13trustee.com